HOUSING FOR HARD TIMES

A Challenge for Co-operation

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HOUSING FOR HARD TIMES

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AND

THE ASSOCIATION OF MUNICIPALITIES OF ONTARIO

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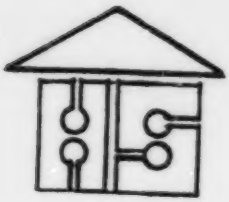

HOUSING FOR HARD TIMES

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Housing for Hard Times was the title of a one-day conference on community-based housing for people with special needs. The Conference was held at Loews Westbury Hotel, Toronto, on Tuesday, October 2, 1984. It was sponsored by the Ontario Social Development Council and the Association of Municipalities of Ontario.

ONTARIO SOCIAL DEVELOPMENT COUNCIL

The Ontario Social Development Council (OSDC), a voluntary, non-profit organization which works to promote socially responsive and responsible public policy, was founded in 1908. It was known as the Ontario Welfare Council until 1982 when it acquired its present name. The OSDC maintains an Ontario-wide presence through its Board and Committee representation.

Its structure provides for representatives from the seven regions of Ontario. While working towards the strengthening and recognition of the voluntary sector, the Council has displayed a sensitivity to the needs of all groups in society, and it has endeavoured to present those views in a balanced and effective way.

The Council has traditionally regarded Housing as an area of general concern and has viewed Special Needs Housing as a particular issue of interest and activity. As part of a planned response to the chronic and increasingly acute shortage of affordable housing for this population, the Council undertook the sponsorship of regional Conferences for purposes of exchanging information and developing strategies for action.

Housing for Hard Times represents the third Conference in this series. Previous Conferences were held concurrently in Hamilton and Ottawa in November 1983. Future Conferences are presently being planned for both London and Kingston.

ASSOCIATION OF MUNICIPALITIES OF ONTARIO

The Association of Municipalities of Ontario, a non-partisan voluntary organization, is united to promote the values of the municipal government system and the status of the municipal level of government as a vital and essential component of the total intergovernmental framework of Ontario and Canada. The Association acts as the collective voice of Ontario's municipal governments and is organized to accomplish, through co-operation and co-ordination, what the majority have neither the time nor the resources to do individually. The Association represents over six hundred municipal governments throughout Ontario. The governing body is composed of some eighty municipal elected and appointed officials who, in turn, represent a wide range of municipal government interest.

CONFERENCE PURPOSE

The **Housing for Hard Times** Conference was designed to offer a forum for the expression of a range of views and opinions. Through the Conference there emerged a commonality of interests and purposes consistent with the multi-sector nature of the representation. There were representatives of federal, provincial, and municipal governments; of private business and professional interest; of voluntary groups; and, last but not least, of clients or consumers. There was immediate agreement on the commonality of purpose, specifically creating and providing affordable housing and, where indicated, appropriate support services. Most characteristic of the Conference was the spirit

of co-operation, and with it, the recognition that through the establishment of a climate of mutual understanding and the evolution of balanced strategies, it would be possible to take new initiatives to create affordable housing for people with special needs.

CONFERENCE FORMAT

The format of the Conference consisted of opening remarks, two keynote speeches, six workshops, one panel discussion, and concluding remarks. The following is a list of the day's activities with the names of the participants. (Professional affiliations are included in the last section of the report.)

The opening remarks were made by **Karen Goldenberg**, the morning chairperson, who introduced the theme of the Conference - more affordable housing for people with special needs. The keynote speaker for the morning session, **Dr. Reva Gerstein**, then spoke about the need for adequate housing and appropriate support services for de-institutionalized persons, and in particular for discharged psychiatric patients. Thereafter, registrants had the choice of attending one of five simultaneously-held workshops.

1. ***Innovative Funding Options*** brought together private developers, lenders, and government officials to investigate non-traditional ways and means of financing affordable accommodation for single persons.

Panelists: Gay Alexander, Tom Cresswell, Roy Deeks, George J. Pennie, George Przybylowski, Robert Yamashita.

2. ***Churches Propose New Models of Housing*** looked at the initiatives taken by church groups to provide housing for needy single persons.

Panelists: Bill Bosworth, The Rev. Bradley Lennon, John Metson, Terry McCullum.

3. ***Managing Special Needs Housing*** was an examination of the alternative models of several sponsoring agencies in linking housing with support-service needs of special groups.

Panelists: Lea Caragata, Michael Coxon, Pat Hutchinson, Brenda Singer.

4. ***Community Integration and Consumer Choice*** offered a consumer-services perspective on issues relating to linking low-cost housing with community support.

Panelists: Barbara Trahan, Pat Capponi, Kelly Clusky, Elizabeth Greaves, Patricia Meyer.

5. ***Profitable Operations*** (morning session only) discussed private-sector participation in providing affordable housing for people with special needs.

Panelists: Fred Braida, Tom Schwartz.

6. ***Overcoming Constraints*** (afternoon session only) supplied specific information on ways to overcome barriers or constraints created by funders, local governments, and communities.

Panelists: Phillip McIlveen, Brian Milne, Rashmi Nathwani, Joe Sarniak.

The keynote speaker for the afternoon session was **Alderman Joanne Campbell** who addressed the issue of housing for low-income single people. The late afternoon panel discussion, entitled **Making Housing Happen,** was moderated by Gordon Cressy. **Panelists:** Alderman David Reville, Trudy Don, Richard Seligman, Lesley Miller, John B. Sandusky. The closing remarks were delivered by Ottawa **Alderman Marlene Catterall,** the afternoon chairperson.

More than three dozen men and women prepared papers, led discussions, and moderated sessions. The total number of registrants was three hundred. They represented all sectors of the housing community.

There were two keynote addresses. The morning session was addressed by Dr. Reva Gerstein, the afternoon session by Alderman Joanne Campbell.

Dr. Reva Gerstein, in her keynote address on **"The Rise and Fall of Institutionalization"**, was able to share some of the insights she gained as Chairperson on the Mayor's Action Task Force on Discharged Psychiatric Patients. She began by discussing the process of de-institutionalization in an historical perspective, noting the rise and fall of the concept of institutionalization. "It is not enough to de-insititutionalize," she warned. "We must have support systems." She stressed the importance of housing and accompanying support services. She made a plea for the right of persons with special needs to live in dignity with the assurance of acceptable physical accommodation and supportive care. She urged that provincial legislation be enacted that would ensure the regulation of adult residential facilities where many de-institutionalized persons reside. She also emphasized the need for public education so that there would be greater community acceptance of group homes. She outlined many of the difficulties in providing affordable housing, but she also insisted that the problems could be overcome by a demonstration of a strengthened political will. She reminded her audience that "the true measure of a civilization rests upon how it cares for its vulnerable members."

Alderman Joanne Campbell, in her keynote address on **"How to Play the Game"**, referred to her experience as Chairperson of the Metropolitan Task Force on Housing for Low-Income Single People. The Task Force was required to evolve "a concrete strategy" to provide housing for low-income single people. It found the population in need to be a diverse group bound together by low income and lack of affordable housing. The problem was increasing because of the recession. No stereotype of the group existed in the public's mind. Alderman Campbell was able to outline a process for securing the interest and participation of the players necessary to stimulate action. The outline included a process for conciliation and reconciliation and a procedure for the identification of players and the management of their activities. The Task Force found that collaboration among government, community agencies, and private citizens could come up with innovative solutions to the problem.

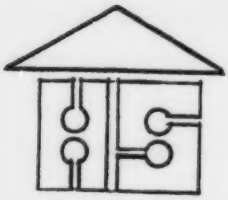
Alderman Campbell talked about the price of homelessness in Metro. "A recent report estimated that there are 3,400 homeless people in Metropolitan Toronto. You could double that number and still be in the range of people without homes," she said.

She went on to say that massive government subsidies are needed to fill the housing needs for the elderly, the poor and the handicapped. "We cannot rely on the private sector to deliver the housing. It has been demonstrated over and over again that unless the subsidies are there, the housing doesn't get built."

She said that Metropolitan Toronto Council has agreed to establish a Metro Singles Housing Company, the first of its kind, to address the problem faced by single income people. This Company will advocate for programs geared

specifically to the needs of single people who currently have no access to existing government programs.

The issues raised by the two keynote speakers received repeated emphasis in the workshops and panel discussion. The subjects addressed by the participants are arranged in the following three sections: **Social Policy and Special Needs Housing; Many Players, Many Partners;** and **Innovative Strategies - Comprehensive Change and Constructive Collaboration.** To these three sections has been added a fourth, **The Role of Brokerage.**



SOCIAL POLICY

AND

SPECIAL NEEDS HOUSING

SOCIAL POLICY FOR ALL CANADIANS

One of the indisputable tenets of Canadian social policy is the fundamental proposition that every human being possesses inherent worth and dignity.

The very essence of a society that holds as its guiding principle mutuality of respect among all members is the belief that people live within a system of interdependent relationships. Canadians acknowledge that every citizen has the capacity to contribute to the wealth and productivity of the nation and that because of this contribution has a right to share in the country's resources.

Canada has long recognized its collective responsibility to respond to the needs of its individual inhabitants. The general awareness of our interdependence has led to the establishment of many public and private programs as well as public and voluntary services which have been developed to provide all Canadians with a safety net and give protection to those in more vulnerable circumstances.

Social policy within a Canadian context can, therefore, be defined as a network of legislation, policies, institutions, resources, and services created for the purposes of granting to each Canadian access to those materials and resources essential to social development and economical potential.

Canadian Housing Policy should reflect in its planning and programs the interests of all sectors. It is ultimately a compromise between competing interests - economic and social objectives and political realities. The right to special needs housing is not simply a question of provision; it is essentially a partnership of construction and consultation. The challenge and the responsibility that face providers of affordable housing are how to create a stock of housing equal to the demand. Regrettably, affordable and special needs housing are chronically in short supply.

The **Housing for Hard Times** Conference was organized as an occasion for housing and service providers to reaffirm their commitment to affordable housing for all. It was intended that the presentations would offer innovative suggestions on how to develop and manage more affordable housing projects. It was also hoped that the opportunities for exchange of information and co-operation which the Conference provided would result in concerted and collective action for new housing initiatives.

A RIGHT TO AFFORDABLE - SPECIAL NEEDS HOUSING

Everyone has the right to affordable housing. If there is a single principle that was acceptable to all the participants at the Conference, it was this principle. If there was a single concern expressed at the Conference, it was that this necessity, a right and not a privilege, was not currently available to all. The commitment to affordable housing was seen as a "sacred trust".

Everyone has the right to adequate housing; but in some instances, the housing must be accompanied by an appropriate standard of supportive care. The two components - housing and care - were seen to be inseparable, a two-part package for the population with special needs.

COLLECTIVE RESPONSIBILITY

Social policy in general terms has been defined as collective action to promote the welfare of the individual. Collective action does not, however, signify only government actions. Just as social policy has an impact on every member of society, so all sectors of society influence the development of social policy and should, by extension, influence subsequent planning for programs. The fact of collective responsibility and the need for concerted action were principles endorsed by the representatives of the public, private, and voluntary sectors at the Conference.

John Sandusky, president of the Canadian Home Builders' Association, emphasized that the role of the government at all three levels is crucial to the determination of social policy and the attendant financial commitment.

"Governments at all levels must take their social initiatives as a matter of careful social analysis, not political expediency ... Our business is the building of housing. We cannot be held responsible for deficiencies in government's approach to social problems. We will build social housing, but

it is entirely government's responsibility to determine what social policies, priorities, and financial commitments will govern such construction."

The government's primary responsibility, in terms of social planning, lies in co-operation, with other agencies and in co-ordination of ministries to facilitate the production of housing and the provision of accompanying supportive services.

HOUSING IN HARD TIMES

The Conference recognized that all social policy is a form of rationing, and that during hard times the rationing of resources makes for increased hardship. Many felt the situation will get worse before it gets better. Planners and developers spoke not only of rations but also of "short rations". The need for accommodation at the best of times exceeds the supply; during hard times, the situation grows increasingly accute. Any social policy in regard to affordable housing for special needs groups turns into a form of rationing, an establishing of priorities.

Nevertheless, the participants seemed to feel that, despite the hard times, it was possible for all the sectors, by working together rather than at loggerheads, to increase the number of affordable housing units available each year.

A number of participants were particularly vocal in insisting that the answer to the question of what to do when funds are limited is not to dole out decreasing amounts to increasing numbers, but to face the situation head on and increase the funding. The only substantial way to increase revenue is by increased rates of taxation. It was felt that the various levels of government must make the public aware that more is required to meet increased demand and to provide essential support services. As **Alderman David Reville** succinctly put it, "Whatever we do at the end of this day, we must not let the government off the hook."

SOCIAL DISPARITY

Alderman Catterall addressd the issue of social disparity. "As a society we accept the fact that some people will perform work and be paid at a level inadequate to cover the cost of such basic commodities as housing. And as a society we accept the disparity between a person's income and the cost of necessary commodities. But as a society we have to accept the fact that there is the need to somehow meet the housing requirements of that part of society. There is always the need for a direct-supply system to meet the requirements of people on that low income level. It is time for a co-operative approach to meeting that need. We should ask each other, 'Where do our responsibilities divide?' And we must co-operate and not play games about what the private sector can do."

"It is impossible to live in the street," Alderman Catterall added. "Without a base to call home, we cannot organize ourselves, feed ourselves, clothe ourselves, or seek employment. We cannot live with family and meet friends. Someone once said, and it is relevant to the whole Conference, 'Homelessness is the ultimate state of life disorder'."

A number of participants, however, underscored the point that social policy was never meant to be and should not now be the exclusive preserve of government. Government ministries are not the only groups that must be "kept on the hook". For too long the formulation of social policy has been left in the hands of federal, provincial, and municipal government agencies. The responsibility for drafting social policy should be shared by other participants who are equally committed to the goal of increasing the supply of housing. It was felt that the private and voluntary sectors had much to contribute and were willing to accept their role in the provision of affordable housing.

ADEQUATE STANDARDS

Dr. Reva Gerstein, in her keynote address, emphasized that "it's not enough to open the door of an institution; services and standards must be maintained."

Kelly Clusky highlighted how important the maintenance of even minor physical detail is to the comfort and convenience of a disabled person. Ms. Clusky recalled that it took one manager of a home she was in two years to act on the complaint that a door was always sticking and could not be budged by someone in a wheelchair. It took less than an hour to make the proper adjustment.

In her recent report on Discharged Psychiatric Patients, Dr. Gerstein spoke very movingly about the conditions under which some of these individuals live. "They told us where they live, of some fellow boarders who move like zombies; eating silently together and then returning to their boredom." Inadequate standards of physical facilities and supportive care act as barriers to the implementation of independent living for handicapped people as well as impede or nullify the beneficial aspects of care in a community setting.

THE NEED FOR PROTECTIVE LEGISLATION

One of the primary responsibilities of government in Social Policy is the development and enactment of legislation responsive to human needs. To give an illustration, at present, rest, lodging, and boarding homes remain largely unregulated, unlicensed, and unaffected by the provisions under provincial acts such as the Landlord and Tenant Act. Indeed, these homes, although heavily populated by de-institutionalized persons, are not covered by existing legislation. As Dr. Gerstein and others have noted, the de-institutionalized, as tenants, have no special competence in exercising their own legal rights.

She suggested that they may lack the necessary knowledge and experience to do so. She recommended that the ministry or ministries concerned should draft and present legislation to ensure uniform and adequate standards which municipalities could then enforce.

CONSUMER CHOICE

Although the right to affordable housing is not in dispute, if the worth and dignity of every Canadian is to be respected, then each individual should have the maximum amount of choice possible in selecting his living arrangements. To guarantee greater consumer freedom, a variety of options emanating from public, private, and voluntary initiatives must be made available. Two corollaries to choosing one's accommodation are: the right of the consumer to be consulted relative to the needs the accommodation must meet; and the right of the consumer to greater participation in the management of his own housing.

Kelly Clusky spoke convincingly about the plight of the disabled. In the past, architects and builders paid little attention to the daily living problems that confront the handicapped. The situation has been somewhat alleviated through legislation in recent years. But as Ms. Clusky pointed out, until the present, no amount of legislation has adequately addressed the needs of the handicapped, nor has it successfully persuaded managers that action is required to correct faults.

Lea Caragata emphasized that the disabled wish to care for themselves and be responsible for their actions. She added that they wish to participate in the design and management of their own housing.

COMMUNITY INTEGRATION

The Conference noted that the public seems unaware of the fact that de-institutionalization is both a social policy and a clinical program. It was felt that the public continues to think in terms of large, physically segregated institutions as appropriate accommodation for many persons with special needs. It was stipulated that more education was necessary to inform the public that a clinically beneficial alternative to institutions is community-based residential facilities, and that, in fact, the clincial continuum provides a range of program options from institutions to care in the community. It was also acknowledged that the public might not appreciate the fact that de-institutionalization as a program was not only clinically effective but also could be cost-efficient.

The point was made that the public's perception of its role must change. Dr. Gerstein explained that people recognized the fact that their taxes go to help the needy but that there is not much evidence that they accept responsibility beyond financial assistance. She indicated that they regard it as a burden when, for instance, a group home is established in their neighbourhood. Still, they are willing to continue paying taxes to support such homes, provided that the home is "not on our street". Communities, in their

objection to group homes, not only interfere with the theraputic process but also impede it by rejecting their integrative role.

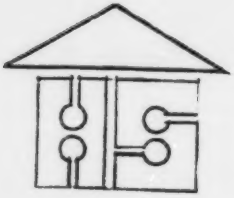
Pat Capponi spoke plainly of how the public views ex-psychiatric patients who live in special homes. She said the public likens them to inmates trying to escape from a detention centre and refers to them as "nuts on the loose". She felt efforts must be made to eliminate inequalities, discrimination, and injustices.

The point was repeatedly made that special needs groups lack advocacy. In modern society, most special interest groups have paid or unpaid advocates. Few, indeed, are the advocates who speak on behalf of special needs persons.

Dr. Gerstein pleaded for public understanding and willingness to integrate de-institutionalized persons into local communities. She called upon the media to play an important role in informing and convincing the public of its responsibility. She identified the media as "one of the most important instruments we have".

CO-OPERATION - AN ACHIEVEABLE OBJECTIVE

Despite all these problems, and innumerable more presented by hard times, co-operation among all those active in the housing field was the one goal, that with concerted effort, could be reached without much difficulty. Common to all sectors was the deep-seated feeling that it was necessary for all participants in the field to pull together in order to achieve the socially desirable objective of more affordable housing to reflect choice for the consumer and integration within the community.



MANY PLAYERS,

MANY PARTNERS

The Conference was strikingly successful in bringing together representatives of all the sectors of the community concerned with affordable housing. As Alderman Campbell noted, the participants comprised "a who's who of people who have an extraordinary amount of expertise". Participants in the Conference were also participants in the housing field. The feeling was that they should become players in a much larger game.

The partnership is a tripartite one. First, there is the government sector, which is mandated to ensuring adequate housing for all. Second, there is the private sector which consists of developers, architects, designers, contractors, builders and others who are active in producing affordable housing. Third, there is the voluntary sector which consists of the co-operative movement, church groups, and other volunteer associations which both produce housing and deliver services. The government sector traditionally drafts the social policy and establishes the economic priorities. The private sector strives to show a profit; the voluntary sector to post no loss.

Widespread agreement was expressed that the field of affordable housing was vast enough and the need great enough that there was room for all the present players and indeed room for more. It was stated that while each group could work effectively on its own, as is currently the case, to produce housing and services to meet real needs, by working in concert or partnership, productivity could be dramatically enhanced. The goal of affordable housing in a community would come to depend ultimately on the recognition of a community of interests. The tripartite partnership had to convince the public of the need to alleviate the scarcity of housing in traditional but also in untraditional ways. Collaboration and co-operation rather than competition

for limited funds would be a necessity in the future if many more homes for the homeless are to be provided.

The Conference had accomplished a number of things. Perhaps its most valuable accomplishment was that it acted as a forum for the expression of a range of opinions and views. No player's commitment or concern was called into question; in fact, participants expressed appreciation of the work of other groups. There was a widespread respect for the positions and opinions of others, and an acceptance of the roles that representatives of their sectors had to play. What emerged was a positive rather than a critical attitude to the partnership and its overall objective - affordable housing for special-needs groups. Agreement was reached on objectives but not necessarily on strategies for realizing objectives.

BUILDING FOR PROFIT

"A builder's basic business motivation is profit, and anybody who says something other is suspect," Tom Schwartz told the Conference. "The challenge is to produce a home which can sell at an affordable price, be marketable, make a profit, and compliment the community in which it is built." He then described the present situation. "It is a maze. It is a puzzle with so many pieces. There are the various levels of governments and all the private and public sector players. The winner is the one who pulls all of them together and comes up with a profit. So there are major problems. If the goal is to produce affordable housing, the ideal should be co-operation and co-ordination. Without them all that you have is self-interest."

PRIVATE NON-PROFIT HOUSING

"Traditionally, the co-op movement has done outreach work for the special needs of the vulnerable," Alderman David Reville noted. "Clearly all housing providers have to build more housing for the disabled. They have to expand property management procedures to include social services. Dealing with vulnerable people, they have to assist in other ways too. Social-support services have to be built into property management. None of this is being done now by the private sector, and little is being done in the public sector. Much more work needs to be done in the area of special needs."

THE CHURCHES

"The Church as Landlord" was the original title of the workshop subsequently retitled "Churches Propose New Models of Housing". **Bill Bosworth** was among those who argued for the present title. His reasons helped to define the various roles played by the Church in today's housing situation.

"The title 'The Church as Landlord' offers the perception of the role of the Church as the landlord of the marginalized. While this is one role, it is not the only role for the Church to play. The Church's other role and responsibility is to call society to account in terms of the distribution of wealth and services. Where the Church can play the part of the landlord, it may do so, but the Church will always be aware that it will never be able to deal with

the scale of the problem. It cannot deal with the problem on the basis of charity alone, but it may address the problem in terms of social justice. When the Church proposes new models, it does not present specific ones, saying, 'It should look like this.' Such a response to housing needs is inadequate. Housing is more than just the driver for the economy which has been its function in Government policy. There are qualitative and quantitative services for the users which must be considered."

AGENCIES AS ENTREPRENEURS

It was acknowledged that the scarcity of available housing for people with special needs has prompted the necessity for new and creative strategies. It was suggested that agencies or voluntary groups themselves become entrepreneurs in that they might attempt to develop a project which would provide additional housing. Or, they could assume the role of facilitator in bringing together funders, private sector representatives, public planners, and consumers to stimulate new housing initiatives.

THE VOLUNTARY SECTOR - PROVIDER AND PROMOTER

Lesley Miller presented a model for voluntary involvement in the creation of housing for families and the elderly, particulary the physically disabled. She told how one group of trained volunteers from the Toronto Branch of the National Council of Jewish Women undertook to survey the need for housing with special care facilities for the Jewish disabled in the community. The volunteers visited several non-profit housing projects with support service programs and features accessible to the disabled. "It concluded that ideally we should become involved in a project when it was still on paper in order to make changes required for accessibility; that there should be an excellent relationship and input between the support service project and the host landlord; that there should be additional life skills and socializing opportunities for individuals in the project; that, additionally, there was a need to allow the individual who has very light needs to live independently."

"It is important to reiterate that the caring and commitment of the volunteers involved in the project have enabled us to take on opposition to emerge stronger for it."

"The sense of ownership - the involvement of consumers in the planning and the dreaming - is why the role of the voluntary sector is such a vital one in the area of housing. Our goal is not just to build a roof over people's heads - it is to create a healthy environment for those who live there, healthy being defined as mental, social, and physical health."

HOUSING FOR HARD TIMES

INNOVATIVE STRATEGIES -

Comprehensive Change

and

Constructive Collaboration

Over and over again participants emphasized the need to create a climate for co-operation, realizing that more is to be gained by adopting a positive attitude to the realities of the day than a negative one. A component of co-operation is understanding, and there was a strong sense that in the sharing of information about new and innovative programs there was room for growth and activity.

INNOVATION VS. CHANGE

In his presentation, **Richard Seligman** suggested that rather than call the Conference **"Housing for Hard Times"** it should be called "Hard Times in Housing". He said he was reminded about the line from the old song which runs, "It seems we stood and talked like this before." He described planning in terms of development. "It is an activity which must ameliorate the social, cultural, and economic pressures for change to produce an entity which is sensitive to change itself." As an example, he noted that Homes for the Aged, developed in the 1950s to accommodate relatively young and healthy senior citizens, now must serve a population with the average age in the 80s. "The residents are much more infirm and frail than their predecessors and require greater levels of supervision and nursing care."

"The frail, elderly population, increasing as it is, is definitely a special-needs group. The way in which residents were housed in institutions in the past was a reflection of the historical and culturally defined perceptions of

the providers of the facilities and programs, i.e. government, charitable institutions, etc. The facilities designed originally to provide custodial care now must provide space appropriate for real nursing care.

Mr. Seligman emphasized that present policies must serve present needs. "The current wisdoms of servicing a frail, elderly population embrace notions of privacy, reactivation, personal integrity, and dignity for residents. We simply cannot accommodate these wisdoms in existing Homes for the Aged facilities which provide: communal washrooms, toilets, tub rooms; four-person bedrooms with no personal storage space; only large lounge areas; long, straight, dark corridors; many barriers to access around the building and to the outdoors. These existing facilities will be useless unless they are upgraded to accommodate this and future populations."

He offered a definition of innovation as "embellishments on the conventional, traditional, practical realities which have existed with us over time." Then he noted, "We still have Homes for the Aged. Perhaps the real, substantive innovation is to do away with this form of housing altogether." After listing reasons for resistance to change (including the cost of converting all four-bedroom units in Ontario's Homes for the Aged to two-bedroom units, estimated to be $280 million), he concluded, "I think innovation is problematic because we, as separate self-interests, feel the full dimension of our own individual liabilities - innovation becomes more realizable if the risks taken by individual self-interest are ameliorated and if the burden of liability is shared with other participants in the process.

"Indeed, the changes we are discussing in this seminar are in a sense cosmetic-related in general to the form or type of housing - 'more responsive, more useful, more efficient'. Within that context is the realization that there are limits to radical change. We recognize more so now than ever before that there is a finite pool of resources - especially economic resources - and what we are faced with, unless we choose to become really creative, is a situation in which demand far outstrips supply and affordability is always a problem."

INNOVATIVE SUPPORT SERVICES

"In a housing situation like ours, when things are difficult, vulnerable people face a particularly hard time," said Alderman Reville. "When people have a deficit of income - now I am thinking of the homeless, the bag ladies, the physically and mentally disabled, battered wives, and the young (especially those without jobs and with troubles with society) - the only thing that can be done is to discover ways to reduce the capital costs of housing. The most obvious source of capital costs and perhaps operating costs is government, whether federal or provincial. Government should assist social housing projects for the vulnerable, especially projects like Third House.

"Third House, in downtown Toronto, involves all sectors of the community. It even taxed the sensibility of architects. All parties came together to develop a unique project. They were led by the benevolent sector which has

traditionally been concerned with non-market housing. The government should strive to be as helpful as possible, with money obviously, but also with technical expertise in addition to good will and concern."

JOINT PROJECTS

Alderman Reville discussed in some detail how the City of Toronto has taken the lead in Canada in working with private developers. He referred in particular to two joint projects. The City joined forces with L & G Developers to facilitate the Elizabeth-Chestnut project, and with Bradsil to assist the Danforth-Greenwood undertaking. The two joint projects are mixed-use commercial and residential developments. "Both projects make use of a federal program that was designed for the private sector in the interests of the public sector.

"There will always be problems in any programs governments design. The demand will always be greater than the supply. Therefore it is important to create new types of housing to try to keep abreast."

HOUSING AND HUMAN RIGHTS

Lea Caragata's message was that an alternative to the standard housing model exists and that the alternative focuses on residents' control. "Essentially, at Houselink Community Homes, we operate from the ideological basis that ex-psychiatric patients have the right to control their own lives. Our position has nothing to do with programmatic styles but with basic human rights. We operate co-operatives scattered throughout Metropolitan Toronto that are indistinguishable from residential houses.

"Houselink is a voluntary, non-profit corporation. There are no live-in staff members and each co-op houses an average of four people. We hope to create a new spin-off, House Rights, which will be for those individuals who have received psychiatric treatment in the past, but are now living on skid row and have no resources.

"My outstanding concern is the need to provide housing for people who are genuinely homeless. We are not interested in building more hostels, but in building more long-term housing."

MONETARY AND MANGEMENT INCENTIVES

One concern of lenders was government-insured mortgages. Representatives of lending institutions stressed that they would be placed in a position of high risk in dealing with housing for people with special needs without government-insured mortgages. Special-needs projects seldom generate sufficient income. Government-insurance is one answer to the shortfall. Another is management. Good management can reduce operating costs and keep them from escalating. Good managers often make the difference between the success or failure of a project. Specialized management consultation for special-needs housing was felt to be essential.

MANAGEMENT OPTIONS

Gay Alexander spoke on the panel devoted to Innovative Funding Options. "There aren't too many alternative funding options available," she said. "There are some experiments but nothing to rely upon. The government should be involved in funding, but to what extent? Private developers will never have the needs of low income groups in mind to supply them with affordable housing. It should definitely be involved not only in funding but also in co-ordinating and in putting forward strong guidelines for the housing industry to follow."

"The private market cannot be expected to take quality-of-life issues seriously," she added. "By quality-of-life I refer to clients participating in their housing - not done for but with and by them. In this area non-profit housing is one model and a good one. Proposals should be put forward by the non-profit housing area for spreading the government assistance further. Our organization, for instance, has looked at having tenants who are in private buildings, acquire them. But for this to happen there has to be at least preferential financing and/or government insurance, if not outright assistance to begin with."

LEARNING TO LIVE AND MANAGE TOGETHER

Bill Bosworth reported on the Homes First Society. It was founded in Toronto in May 1983 by a number of social service groups to build and manage housing for single people. That was one of its purposes. The other purpose was to act as a resource for other agencies, to centralize its experience in housing to help others build and manage on a larger scale. Its first project is the construction of an apartment building with four and five-room apartments which will be occupied by homeless people. Homes First Society, by working with the people before they are going to live together, by building on their strengths, will help them to live together and work together and participate in the management.

"It is not true that people are homeless because of their problems," explained Mr. Bosworth. "Normal problems become exacerbated because of homeless-

ness. The two basic reasons for homelessness are shortage of affordable housing and lack of access to adequate income through work or from social welfare." Mr. Bosworth concluded by quoting an adage: "God only made two kinds of people, those with problems and those who know what they are. People with the problems who have economic powers do not experience homelessness."

HOUSING ISSUES

John B. Sandusky outlined some of the views on housing issues of the Canadian Home Builders' Association, making eight general points and discussing them in some detail. He spoke strongly of the need to revamp current social housing programs.

1. "The Current Federal Housing Policies and Programs must be completely overhauled." The CHBA is concerned that programs provide assistance to many individuals who are able to pay for their own housing requirements without government support and that the effect of this is to undermine the potential market for homeownership and discourage private investment in the production of private rental housing.

2. "Changes to current social housing programs must be based on an objective and comprehensive review." Distinctions can be made between non-profit and co-operative housing programs, each with its own strengths and weaknesses, and that recommendations for change will probably take the form of a combination of short and long-term policies and programs.

3. "We are not advocating a cut-back in federal expenditures ... nor are we assuming that changes to current programs will necessarily allow for reductions in expenditures." The CHBA's emphasis is on bringing about changes to current policies and programs to ensure effective targeting of federal funds to those most in need.

4. While outlining the position of private enterprise, Mr. Sandusky affirmed that social housing can be a private-public partnership. "We believe it is realistic to suggest that greater harmony can exist between social and market housing. The current disharmony about the merits of current policies and programs are more of a result of bad government legislation than any inherent ideological dispute about the desirability about having government involved in the production of social housing."

5. "As entrepreneurs we believe that competition, individual initiative, and productivity are the keys to economic progress. As realists, we recognize the interplay between government and private sector. However we resist strongly any suggestion that government and its bureaucratic apparatus can substitute for private enterprise."

6. "Governments at all levels must make their social initiatives a matter of careful social analysis, not political expediency ... Our business is the building of housing. We cannot be held responsible for deficiencies in government's approach to social problems. We will build social housing, but it is entirely government's responsibility to determine what social policies, priorities, and financial commitments will govern such construction."

7. Mr. Sandusky also underlined the necessity for comprehensive planning among the three levels of government. "There is no question that there must be more co-operation and co-ordination between the federal and provincial governments. We strongly support the view that municipal government, through its representative associations, must have a meaningful role in intergovernment consultations ... and we recognize that they have the potential to play a far greater role in economic development and improving the business climate in Canada, particularly for small businesses."

8. He stressed the need for consistent government programs. "Short-term subsidies to the building industry have hurt home builders ... What is stimulated in the present is bought at the expense of the future. Our industry simply cannot plan its affairs or develop new markets if it has to react to inconsistent and unpredictable government initiatives. As an industry, we have pointed to the urgent need for long-term policies and programs."

HOW TO MAKE DIALOGUE WORK

John Sandusky also called for dialogue based on mutual respect.

"It is one thing, however, to talk about the benefits of dialogue; it is quite another to make dialogue work. The hardest part of the exercise is not the dialogue itself, but the process of self-examination which must occur before the dialogue begins. We must come to terms with ourselves first. There can

be no meaningful discussion with those who are convinced that they are right at the outset, or who hold everyone else in suspicion, or who are just pursuing their own self-interest. It is easy to criticize others. It is a whole lot tougher to be self-critical. Our industry has committed itself to self-examination."

FINANCING OPTIONS

Metropolitan municipalities should be aware of their ability to finance housing development, and it is in their interest to sit down with lenders to expedite the process. This was the message of **George Pennie**, who explained that financing is based on two components, the land and the building. Wherever the land is owned by the municipality, the municipality may eliminate the land component from the over-all cost, so that the financing need cover the cost of the building alone. If the land component is one-quarter the total cost, the need for financing may be reduced by one-quarter with the result that the need for the subsidy may be eliminated. Whenever the land is not owned by the municipality, the future occupiers could form an "equity co-op" by funding a minimum of twenty-five percent of the costs to reduce the amount of the subsidy or to eliminate the need for it entirely. "There is no need to wait for Ottawa," Mr. Pennie concluded. "People who want to do something, should look to the land component and 'equity co-op' financing."

TARGET MARKETING

"The housing problem is not going to be solved by more money," cautioned **George Przybylowski.** "We should start looking for the solution in the broad range of options or strategies in housing need. Factors are coming to the fore in the 1980s that were not there in the past. They affect all levels, whether government, social agencies, builders, renovators, or clients.

"Take the existing housing stock in Toronto. A dramatic change has occurred, as dramatic as the change in society as a whole. In the 1960s, our neighbourhoods were representative of 'Leave It to Beaver' type households - two-child families with working father and mother at home. In the 1980s, society is no longer family centred. Now the program is 'target marketing'. The domestic situation has changed with later marriages; children leaving home; the divorce rate hitting forty percent of the marriage rate; "empty-nesters"; one and two-person households long before pre-retirement; healthier, wealthier seniors, and more of them. We have the phenomenon of the one and two-person household in the 1980s. We did not have it in the 1960s.

"We have to zero in on specific groups. Housing you develop for a single person will always be different from housing you develop for a young couple or a four-member family. There is no one singular, outstanding segment that dominates the market. There is existing housing stock that needs to be considered.

"In 1951, the City of Toronto had a population of 700,000. The average household had 4.3 members, six percent were single dwellings, 87 percent were family dwellings. Look what happened. In 1981, the population dropped to 590,000. The average household is down to 2.4 members, 54 percent are family dwellings, and 38.5 percent are single persons' dwellings. Therefore there are fewer people and more households. This situation applies across Canada.

"Much better use could be made of existing housing stock. There are 1.8 million home owners in Ontario. Half a million could take an additional lodger, boarder, or occupant of an accessory apartment. In the Census Metropolitan Area of Toronto, if one percent of the householders added one person to their house, there would be housing for 10,000 people. The total number of rental starts in Ontario in 1984 was 9,000 plus, of which 7,500 were government assisted. This represents a considerable public investment.

"No single solution should be sought, but there is an existing stock that needs to be considered."

REDUCING BARRIERS

Brian Milne expressed concern that too few of the participants appreciated the relationship between municipal land-use restrictions and housing programs. The restrictions are imposed by the municipalities to protect family

housing and neighbourhood stability. He called for a coalition of housing groups to present a common front against restrictive legislation which is directed against traditional residential use. As these housing programs are designed to encourage normal residential use, they do not require special legislation or permission to proceed. Housing groups, by and large, are unfamiliar with land-use practices and require technical expertise in dealing with municipal governments.

Mr. Milne went further. "I really think this Conference and all the housing experts here are trying to defy gravity by ignoring day-to-day problems of establishing services in communities which have exclusionary zoning and which lack the infrastructures to service the vulnerable population."

LONG-TERM HOUSING

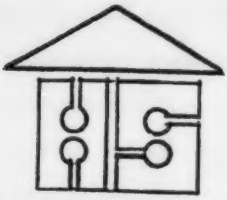
Robert Yamashita advocated the case for long-term housing. "We have enough short-term housing for homeless people," he noted. "As inadequate as they are, the hostels serve a useful if essential short-term service. What is important is to recognize - and deal with - the reason why people find themselves in a homeless state. We must get out of the rut of seeing homelessness as the result of personal problems and look upon it as a systemic issue. We should, in the same way, deal with long-term housing delivery systems in a systemic way. Hostels do not supply quality-of-life housing needs nor offer security for the long-term, stable base required to reorganize lives."

Mr. Yamashita's advocacy of long-term housing at the Conference led directly to the formation of the Toronto Innovative Housing Council by Alderman Reville and Planner Yamashita. As presently constituted, the Council consists of eight members representative of the various sectors - notably civil servants, private developers, builders, and bankers who are attempting to address issues with the objectives of development and implementation.

SUSPEND DISBELIEF

"We try to fit old forms to new situations," observed **Richard Seligman**, "rather than dispense completely with the old forms." Fresh approaches to the problem should be made. The federal and provincial governments ought to be able to raise taxes to support the new services. The municipal governments should expedite land-tax deferrals or credits and effect zoning bylaws. Non-profit corporations, whether public or private, should utilize reserves or surpluses to generate new housing, or effect the sale of projects to other operators to generate revenue for new or redeveloped projects. And the non-profit community developers should direct their surpluses to care and programing and support the notion of the continuing of care, perhaps on the "campus plan".

He concluded his presentation with a challenge. "I think we must suspend our disbelief in the so-called realities of our situation and explore even outrageous scenarious: or what's a heaven for?"



THE ROLE OF BROKERAGE

One significant result of the Conference was that the participants expressed their enthusiasm for the role of brokerage on all levels. The participants noted the new spirit of co-operation that exists among the players, and recognized the tripartite nature of the partnership as given. It was the consensus of the Conference that the players should learn how to work together, should be encouraged to form partnerships to further their common aims. It may well be that the only way to do this is through the strategy of brokerage.

The phrase "honest broker" is part of current English. The original meaning of the word "broker", according to the Oxford English Dictionary, is someone who "broaches" or raises or introduces a subject or thing. The broker in the sense used today is not so much "honest" as neutral. The broker acts as an intermediary.

The role of brokerage is well expressed in an image from chemistry. For centuries two elements will lie side by side without interacting. Then, with the introduction of a third element, a catalyst, their interaction is assured. The two elements combine into a third element, creating a brand-new compound. No trace of the original catalyst remains. Catalysts are essential in nature and in chemistry. They are needed in social policy and development too. Brokerage may well be the catalyst required in the field of affordable housing.

The need for a recognized non-profit agency to introduce the players and turn them into partners has been identified. Here is an illustration of how brokerage may work in a given situation. A co-op requires capital but the

lending institution stresses the need to insure the loan, which the co-op is unable to do. The situation is stalemated until it is noted that non-insured loans are available if the co-op has twenty-five percent equity and a cash flow sufficient to cover debts. The role of brokerage here is to package the proposal to contain everything the lender needs to know to meet the requirements.

Brokerage is an effective mechanism to facilitate the most efficient use of existing possibilities as well as contributing to the lobbying process to increase possibilities. Brokerage roles would include the following: identifying available resources, linking need to available resources, facilitating the development of housing proposals, linking key players into a partnership, determining the consensus of future strategies, and promoting a response to identified needs.

If the broker is experienced in working with this type of project, he will know the best route to take and he will be able to use in the co-op's favour his reputation and influence, acting as he does as the intermediary between the co-op and the lending institution. The broker will know that the proportionally higher administrative costs involved in smaller projects make them less attractive to lending institutions than a larger one. But the broker will also know that this bias in favour of size may be offset by the saving incurred through rigorous project management. The broker will also make certain that zoning is in place, that operational funding is well in hand, and that contracts are well thought out, and so on.

The broker will also know that the lending institution will need to know such things as the reputation of the borrower and his qualifications to borrow, the value of the property, the nature of the clientele, the costs of renovations and operations, etc., the waiting list of clients, etc. The result of the broker's work is that the co-op utilizes all its resources both tangible and intangible, and facilitates the issuance of the non-insured loan.

It is the opinion of the Ontario Social Development Council that the need for brokerage exists at all levels in the field of affordable housing. Brokerage could act as an effective advocate, ombudsman, intermediary, and catalyst.

The Ontario Social Development Council and the Association of Municipalities of Ontario were pleased to be the co-sponsors of this timely multi-sectored Conference on affordable housing. The Council, in spearheading this initiative, understood the importance and necessity of brokerage. The opportunity for exchange of information and the climate for co-operation which **Housing for Hard Times** provided has proved a successful example of brokerage in action.

It is the intention of the Planning Committee of this Conference to direct its attention towards the establishment of an ongoing mechanism to promote a community of purpose and efforts geared to the provision of a more adequate supply of appropriate, affordable housing.

DIALOGUE AND CONSULTATION

John Sandusky expressed the belief that housing issues may be addressed through dialogue and consultation. "Personally, my own views have changed over the last few months. This does not surprise me. The essential purpose of the CHBA consultative process has been to encourage people to gain a better appreciation of the complexity of the housing sector; and a greater understanding of the view of others.

"We have sought the assistance and advice of municipalities through the Federation of Canadian Municipalities. We look forward to the input of the Association of Municipalities of Ontario and other provincial and territorial municipal associations. I hope we will have regular exchanges with organizations like the Ontario Social Development Council."

PROVIDING OPPORTUNITIES

Shirley Brodeur, Program Manager, Social Housing, Canada Mortgage and Housing Corporation, saw the Conference as an excellent opportunity for a number of people from various parts of the private and public sectors, including the consumers, to meet, to hold dialogue, and to discuss each others' experiences in the housing field, especially in such areas as affordability and special care. "There were no changes in the air, or surprises around the corner," she said of the Conference. "But it was an excellent forum for the

players and participants to meet, and it encouraged an examination of some of the basic issues.

"Brokerage is useful in this area, but if it means setting up a new council or body, it can be a double-edged sword. A new organization could hold up initiative and spontaneity, which are essential in the housing field. This is the negative side. Yet I think the pros outweigh the cons, and if a new body is established its guidelines should be carefully drawn up. It should not be an approval body, but could advocate and advise, and help to ensure progress is not delayed.

"There is the positive side. A new body could keep in focus a segment of the population that needs assistance: low-income singles. Market forces do not adequately look after these people. Until recently the single person's housing problem was not specifically addressed by any government program or programs. Over the past couple of years, licensing for low-income singles has been funded under federal programs, some 700 units/beds in Metro Toronto alone. The single person's plight in regard to affordability, homelessness, and poverty is particularly accute. Some organization should keep the problems faced by low-income singles, which are frequently lost sight of, up front."

BROKERAGE IN ACTION

"The Toronto Innovative Housing Council grew directly out of the **Housing for Hard Times** Conference," explained Alderman Reville in an interview. "It is a public-private sector body. Experts in the housing field meet informally to generate new policy. They include a lender, a provincial policy guide, and members of the private sector (both market and non-market). They pick each other's brains for ways to do things better. They are trying to convince others in the field that there is no need for competition in social housing. There is a need to show the willingness of the public sector to embrace the private sector.

"The Toronto Innovative Housing Council is, if you wish, a kind of brokerage. More is necessary. We could create a clearing house, for instance, that would match would-be providers of housing with appropriate programs and whatever technical advice is needed. With this we could make incredible strides in providing housing for vulnerable people.

"To give an instance of this, in the City of Toronto, up to one thousand units of housing are out of service at any one time. This is because developers buy buildings and board them up. Instead of keeping them going on an interim basis, they put them out of service until they have approval to develop them. This could take up to two years. We could show them how to keep the housing going until it is time to take the buildings down or redevelop them. This temporary housing would ease the situation very directly."

A "HOW TO" CONFERENCE

"My stance is that we need to begin to co-operate in the various sectors before there will be increased housing for people with special needs," explained **Karen Goldenberg.** "I am in support of the brokerage role to increase housing opportunities. My hope is that people will share their experience of projects that work.

"The **Housing for Hard Times** Conference was a 'how to' Conference. Differing models of co-operative housing were presented, and people from all sectors were there. Before the Conference, we exchanged concrete ideas, ideas that worked. Concepts were put in place.

"There was a sharing, a positive feeling in the workshops, with lots of dialogue. People asked, 'How did you do this?' and got specific replies. It was the first Conference in my experience in which this happened on all levels. It showed that people in all areas of housing could come together in one room, co-operate, and collaborate.

"Many needs including those of the handicapped, the expsychiatric and the singles were addressed. The idea that was accepted is that there is no way to separate housing from social services. There is a continuum. There is need to interface. All sectors have to work together to supply the facilities with their support services. The conference made this abundantly clear."

CHALLENGE FOR BROKERAGE

Many partners have reflected different approaches to the provision of housing. The purpose of this Conference was to bring together the many players so that an aggregate of interests could merge into a commonality of purpose. The challenge for brokerage is and continues to be the successful combining of competition and compassion to reconcile economic priorities with social priorities in the interests of affordable housing.

AMENDED BIBLIOGRAPHY METRO TASK FORCE ON HOUSING FOR LOW INCOME SINGLE PEOPLE

Association of Municipalities of Ontario. Affordable Housing - An Overview. AMO Report 83-2. Toronto: February 1983

This report addresses the issue of providing affordable housing to meet the needs of people who are paying more than 25 percent of their income for shelter, who are on waiting lists for social housing or who are using emergency housing as long-term accommodation. Various programs which exist to provide or stimulate affordable housing are evaluated. These include Social Housing Program, Limited Dividend Program, Rent Supplement Program, Ontario Rental Construction Loan Program, Canada Rental Supply Program, shelter allowances and rehabilitation. Recommendations are made for action on the part of all levels of government.

Housing for the Psychiatrically Impaired. AMO Report 62. Toronto: November 1981

The International Year of the Disabled fostered increased awareness of all types of disabilities - including those with psychiatric disabilities. This report focusses on the importance of addressing the needs of this group and especially the need for housing. The report discusses jurisdictional infusion, and the inadequacies of housing services, support services and income programs. Nine recommendations were formulated relating to these areas.

Response to Blueprint for Change: The Next Ten Years, Interim Report of Dr. G.F. Heseltine. AMO Report 83-2. Toronto: May 1983

Since the policy of deinstitutionalization has a significant impact on municipalities with respect to providing community-based services, this report was prepared to outline comments, recommendations and omissions in Dr. Heseltine's interim report. Fifteen recommendations were developed relating to issues on jurisdiction, and individual elements of the policy of deinstitutionalization such as community-based services, the case manager concept and income maintenance.

Atkinson, T. Housing Mobility in Metropolitan Toronto and its Boroughs. Toronto: June 1981

This report documents a telephone survey conducted in Metro in 1980. Those interviewed were asked to give information on their housing type, tenure, costs and satisfaction with their unit.

Bates, Mildred. "Using the Environment to Help the Male Skid Row Alcoholic" in Social Casework: The Journal of Contemporary Social Work. May 1983

Board of Education for the City of Etobicoke. Project School House. Etobicoke: 1979

This report discusses the possibility of converting under-utilized schools to housing for senior citizens. Architectural, structural and financial components are considered in detail. The reactions of seniors to this idea are documented. It is concluded that such conversions would be feasible.

Canadian Institute for Economic Policy. The Working Poor, by D.P. Ross. Ottawa: 1981

This study addresses the economic situation of low-income Canadians, reviews the historical development of income assistance and examines the adequacy of existing income supplementation programs. The report states that wage-earning poor are trapped by an income security system that assists primarily the non-wage-earner and by an employment system which offers them intermittent and low-paying jobs. A system of tax credits created by the federal government is suggested as a means of giving low-income households greater financial support.

Canada Mortgage & Housing Corporation. Shared Accommodation Units (SAU) - Preliminary Survey and Analysis of the Market, by Alan V. Seymour Toronto: 1982

The objective of this study was to define and evaluate the market for shared accommodation in Metropolitan Toronto. Where such a market exists, the author concluded that housing is not being produced for the client group, primarily those aged 20-29, earing $15,000-$20,000 per year, who wish to share.

City of Etobicoke Planning Department. The Lodging House Study, by Barbara Leibel. Etobicoke: 1981

This study examines lodging houses in Etobicoke with respect to the lack of adequate development standards governing them, the potential for group homes being converted to this use and the concentration of these houses in the Lakeshore area. It was discovered that most lodgers live in private residences and not in lodging houses. This report recommended that lodging houses be permitted in certain zones, excluding single family neighbourhoods, subject to performance standards.

City of Toronto Department of Public Health. Housing and Health: Public Implications of the Housing Crisis (draft report). Toronto: 1983

The effect of inadequate housing on the health of Toronto citizens is the subject of this paper. Literature on housing and health is reviewed. The role of the Department of Public Health in housing issues is described.

City of Toronto Housing Department. Building Challenges - Confronting Toronto's Rental Crisis. Toronto: 1981

This Annual Report identifies a serious shortage of rental accommodation in the City of Toronto. The difficulties encountered by housing producers and specifically the City of Toronto Non-Profit Housing Company (Cityhome) are described. Recommendations are made to ameliorate the rental housing crisis.

City of Toronto Housing Department. Shifting Foundations. Toronto: 1982

This Annual Report addresses the shelter needs and jurisdictional responsibilities in the City of Toronto and makes recommendations for the future direction of Cityhome policy. The report concludes that a greater number of smaller units will be required in future housing projects.

City of Toronto Planning & Development Department. Skid Row Housing Study Report. Toronto: 1977

This study was prepared as part of an investigation into skid-row housing. Owners, operators and tenants of "flop houses" were interviewed. Recommendations are made for preserving "flop houses".

City of Toronto Planning Board. Housing Low Income Single People. Toronto: 1975

The report describes the types of single people who rent rooming or bachelor-type accommodation. The trends affecting the supply of singles housing are described. The report concludes that low income singles will have increasing difficulty finding accommodation and recommends that the City and senior levels of government encourage the production of housing for single people by both the public and private sectors.

City of Toronto Planning Board. Core Area Housing Study, by Klein and Sears, Damas & Smith. Toronto: 1974

The provision of new housing in the core area of the City of Toronto is addressed. The report concludes that it is feasible to increase the housing stock in the core area through private sector initiatives in nonresidential areas although a more active role on the part of the City is necessary. Guidelines are developed for implementing a housing program which would more effectively utilize the highly serviced core of the City.

City of Toronto Planning and Development Department. Housing Development, Prices and Rents in the City of Toronto - 1980. Toronto: 1981

This report evaluates the City of Toronto's housing targets, development trends and trends in housing prices and rents. Key findings include: assisted housing production is below target; the vacancy rate is low; and, the price of new units is high.

City of Toronto Planning and Development Department. Confronting the Crisis: Toronto 1982

This report reviews the City's housing policy between 1979 and 1981. It documents the conditions which have resulted in a loss of moderately priced accommodation through demolition and deconversion. Courses of action to alter this trend are recommended for the City and other levels of government.

City of Toronto Planning and Development Department. Housing Development, Prices and Rents in the City of Toronto - 1982. Toronto: 1983

This report assesses the City's success at meeting established housing targets. Current housing problems identified include a low vacancy rate, high rent increases and little rental construction.

City of Vancouver Planning Department. Affordable Housing. Vancouver: 1979

This report evaluates the need for affordable housing in Vancouver and outlines possible government responses to meeting this need. Consideration is given to the feasibility of implementing these responses.

City of Vancouver Planning Department. Affordable Housing, Part IV, by Ann McAfee. Vancouver: 1979

This four-part study investigates the situation surrounding the provision of affordable housing in Vancouver: Part (a) discusses who is in need of assistance; Part (b) presents government responses to housing needs; Part (c) considers how housing might be provided; and, Part (d) outlines a social housing policy for Vancouver.

City of Vancouver Social Planning Department. Downtown Housing Program, by A.J. Raphael, et.al. Vancouver: 1981

As background to a program of rehabilitation of low-income housing in Vancouver's downtown and downtown eastside, a survey of lodging houses was undertaken to identify City bylaw deficiencies, rents, attitudes of operators and number of rooms.

City of North York, Planning and Development Department. Housing - North York Official Plan. North York: April 1983

Clatworthy, S., et.al. The Winnipeg Rental Market 1971-1978. Winnipeg: October 29, 1982

Co-operative Housing Foundation of Toronto Inc. Non-Profit Housing Co-operatives: A Unique Solution, presented to the Roman Catholic Archdiocese of Toronto. June 6, 1983

Etobicoke Social Development Council. A Step Ahead ... a social needs study of the Rexdale community, by Mary Lynne Hobbs. Toronto: April 1983

The purpose of this study was to develop a picture of the physical and social nature of this northern Etobicoke community and to assess the impact of recent changes occurring there, including the implications of further high-density development. Transportation and social service were found to be inadequate in the study area.

Haley, Barbara A. Urban Elderly Residents of Single Room Occupancy Housing (SRO's, 1976 and 1980). Washington, D.C.: October 1981

Hill, Karen & Janet McClain. "Redefining the Inner City" in Habitat, Vol. 25, No.1, 1982

This article addresses the problem of the displacement of the poor from the inner city which has traditionally provided the community and social services supports for those people who require them.

Human Services of Scarborough. Report Regarding the Scarborough Project. Scarborough: 1982

This report outlines the progress of the "Scarborough Project", now known as Human Services of Scarborough, in terms of its objectives, outstanding concerns and future goals.

Human Services of Scarborough. A Social Review of Human Service Issues in Scarborough. Scarborough: 1983

This report comprises a social assessment of Scarborough. While many new services and programs have been developed, the report states that many human service issues have yet to be addressed. Recommendations are proposed.

Interdepartmental Task Force on Affordable Housing: The More Efficient Residential Use of Properties in the City, including the Promotion of More Affordable Housing. Toronto: September 24, 1982

This paper documents demographic and social changes in the composition of Toronto's population noting a significant increase in the proportion of low-income singles and couples under 60 without children. This segment of the population, which has traditionally lived in the stock of housing which is now being converted, is excluded from social housing and rental assistance programs. Due to the lack of affordable housing in the City, income from General Welfare Assistance is insufficient to provide the rent for adequate accommodation in the private market. Modifications to the City's land use regulation are recommended to increase the supply of housing.

Kristolaitis, George. Skid Row Demography and Housing Preferences. Masters Thesis, Wilfrid Laurier University. Waterloo: 1982

The characteristics and housing preferences of skid-row individuals are described in this thesis. Information is drawn from a series of personal interviews and supplemented with various social work theories. It is recommended that rehabilitation programs be initiated.

Krystal, Esther, et. al. "Serving the Unemployed" in Social Casework: The Journal of Contemporary Social Work. February, 1983

Le Conseil de Development du Logement Communautaire. The Unacknowledged Housing Form, by J.A. McGregor and L. Serge. Montreal: 1982

The authors conducted a survey of rooming houses and roomers in Montreal documenting the condition and financial viability of rooming houses and the socio-economic characteristics of the roomers. The report concludes that municipalities should preserve rooming house accommodation and monitor the operation of these houses through a registration system. Recommendations are made that subsidies be provided to upgrade existing rooming houses and that non-profit agencies be encouraged to provide rooms.

McClain, Janet. "Chronic Housing Problems" in Perception. June 1982

This article discusses the changing nature of the homeless population. Ms. McClain concludes that "this population is no longer transient and the homeless must be recognized as having legitimate on-going consumer demands, not just short-term or temporary needs".

McClain, Janet. "The Perpetual Partnership: Housing and Employment" in Perception.

McKay, Shona. "Out of Work" in Maclean's. March 28, 1983

Metropolitan Toronto Community Services Department. Report on the Long-Term Housing Needs of Women. Toronto: 1977

This study was initiated to determine whether additional accommodation for long-term housing for women with physical and emotional problems was required and, if so, how such a service could be funded.

Metropolitan Toronto Community Services Department and Metropolitan Toronto Planning Department. No Place to Go: A Study of Homelessness in Metropolitan Toronto. Toronto 1983

This study was completed as part of a larger Metro Toronto Assisted Housing Study. A survey of hostel operators and social service agencies identified approximately 3,400 single person as being homeless. The

study concluded that, due to low vacancy rates, unemployment and de-institutionalization, hostels have become the permanent accommodation of a growing segment of the population.

Metropolitan Toronto Planning Department. Annual Housing Report 1982. Toronto: March 1983

This third annual report provides data on housing activity in the Metropolitan Region (including Halton, Peel, York and Durham).

Metropolitan Toronto Planning Department. Metropolitan Toronto Assisted Housing Study: Part I Determiniation of the Need for Assisted Housing. Toronto: May 1983

The Metro housing needs survey identified approximately 12,000 low-income households in Metro Toronto requiring housing assistance but not eligible under existing programs. Of this number, 8,500 are singles and the remainder are childless couples and unrelated individuals. These singles, identified as being in need of housing assistance are, in addition to the approximately 3,400 singles identified as being homeless through discussions with agencies providing emergency shelter.

Ministry of Correctional Services. Chronic Young Offenders, by Marion L. Polonski. Toronto: November 1980

This research was undertaken to demonstrate that some young offenders entering the correctional system between the ages of 16 and 18 already have extensive prior criminal histories. The study focused on 249 male recidivists in their early 20's who were incarcerated in Ontario Centres.

Ministry of Municipal Affairs and Housing. Making Better Use of the Existing Housing Stock: A Literature Review, by J. David Hulchanski. Toronto: September 1982

Ministry of Municipal Affairs and Housing and the Association of Municipalities of Ontario. Study of Residential Intensification & Rental Housing Conservation, by Klein & Sears, et. al. Toronto: March 1983

The intent of this study was twofold: to examine the opportunities and constraints that exist for meeting some of the future additional housing needs in Ontario during the 80s and 90s through the intensification of existing residential neighbourhoods; and to examine some of the major forces at work that threaten the conservation of the existing stock of rental housing and the tenure of those tenants who occupy this stock. The results of the study, published by the Province in 11 volumes, propose three future policy directions:

1. encourage the conservation of the existing housing stock;
2. intensify the use of existing housing and buildings; and
3. create new housing units through conversion, redevelopment and infill.

Miron, J.R. The Rise of the One-Person Household: The Ontario Experience, 1951 to 1976. Centre for Urban and Community Studies. Research Paper No. 116. Toronto: 1980

This paper attributes the rise in the number of one-person households to the maturing of the baby boom, the shift away from marriage, a greater number of elderly widows, housing assistance programs for the elderly, greater affluence among singles and an earlier home-leaving age among youth. The types of housing singles prefer are documented.

Miron, J. and M. Schiff. A Profile of the Emerging Empty Nester Household: Final Report. Centre for Urban and Community Studies. Toronto: 1981

The objectives of this report were to profile the empty-nester population, project its future significance and determine its housing needs and preferences. The report focuses on married empty nesters, concluding that they are fairly well off financially and typically do not have a housing problem.

Newman, Linda Henry. A Matter of Managing an Inner City Resource. Thesis, University of Waterloo. Waterloo: 1982

This thesis reviews municipal planning policy and government housing programs and concludes that low-income housing production can be increased through greater use of existing building stock in inner city areas. Recommendations are made for revisions to government housing programs.

Ontario Social Development Council. Housing is not Enough. Toronto: 1979
An integrated approach to housing and human needs.

Adult Residential Facilities - A Provincial Perspective, 1982
This report stresses the necessity for provincial legislation regarding unlicensed rest, lodging and boarding homes.

Ready, C. "Housing for Single Persons on GWA in Metropolitan Toronto" presented by Alderman Gordon Cressy to the Social Services and Housing Committee. Toronto: April 1980

This paper discusses the inadequacy of social assistance rates and the lack of affordable housing options for single persons. It is recommended that Cityhome make more units available to singles and that the Provincial and Federal governments provide rent subsidies and other financial assistance to low-income single people.

Sharma, R.D. Trends in Demographic and Social-ecomonic Characteristics of the Metropolitan Toronto Population. Institute for Behavioural Research. Toronto: 1982

This study provides statistics on the demographic composition, socio-cultural and economic characteristics of Metro's population. The data

gives an indication of the changing make-up of the Metro population but does not specifically address the single person issue.

Single Displaced Persons' Project. The Case for Long-Term, Supportive Housing (draft report) August 1983

Social Planning Council of Metropolitan Toronto. Jobs and the Young Worker, by B. Cohlmeyer and K. Radway. Toronto: 1981

This is an annotated bibliography of material related to youth and employment.

Social Planning Council of Metropolitan Toronto. Youth Unemployment in Metropolitan Toronto, by L.C. Johnson and J.G. Reitz. Toronto: 1982

This report investigates youth employment in Metro Toronto from the perspective on non-student youth aged 16 to 24 and of employers in industries which employ youth. The nature and extent of unemployment among youths is described and its causes and consequences identified.

Social Planning Council of Metropolitan Toronto. People Without Homes: A Permanent Emergency. Toronto: January 1983

Emergency housing was the focus of this study. The study documents an increase in the use of this type of shelter and a change in the type of people who have become hostel users. The causes of this increase in demand for emergency shelter are discussed. Recommendations as to the roles different sectors should play in providing shelter and housing subsidies are made.

South of Carlton Skid-Row Sub-Committee. The South of Carlton Report on Rooming Houses. Toronto: no date

This paper considers the housing needs of roomers in the south of Carlton area. Recommendations are made to the City of Toronto for improving the safety standards and living environment in rooming houses.

South of Carlton Working Committee. Skid-Row Report. Toronto: 1974

This study identifies the south of Carlton area as the hub of skid row and describes the lifestyle and housing problems of skid row inhabitants. Alternative housing programs are described.

Toronto Christian Resource Centre. Rooming House Tenant Project Evaluation Report, by J. Liefschultz. Toronto: 1979

This report evaluates the operation of a pilot project to provide accommodation with staff support primarily for hard-to-house clients in

rooming houses. The project was funded by the Department of National Health and Welfare and was monitord by the Toronto Christian Resource Centre. Despite initial problems, the roomers adjusted to their co-operative environment, and the quality of life in these houses improved. It was concluded that this housing management model would be appropriate for many single roomers.

Toronto Christian Resource Centre. A Study on Roomers, by Mary McMaster and Norman Browne. Toronto: 1971

The objectives of this study were to determine, through a survey, the housing needs of roomers and to provide roomers with the opportunity to articulate their feelings. The study focuses on the Don Vale area of the City.

Toronto Homebuilders' Association. Housing Demand and Constraints on Residential Construction in Toronto in the 1980's, by Clayton Research Associates Ltd. Toronto: June 1981

This study was commissioned to evaluate the capability of the homebuilding industry to meet the demand for homes in the first half of the 1980's. Various demand and supply constraints are identified; the report concludes that the industry will be able to meet this demand.

Urban Core Support Network. Disappearance of Affordable Housing: Confronting the Crisis. Toronto: October 1982

Briefs presented at a conference on affordable housing are summarized in this report.

Wolman, Harriet. Youth: The Forgotten Generation; Summary and Recommendations. Municipality of Metropolitan Toronto and Youth Secretariat. Toronto: 1982

This study addresses the issues of job preparation, program quality and job market accessibility for youth aged 15 to 24 and particularly for those who are disadvantaged because of their socio-economic background or education. Recommendations focus on identifying ways to alleviate the unemployment crisis for youth.

Woods Gordon. Evaluative Study of Non-Profit and Co-Operative Housing in Ontario. Toronto: September 1981

This study of non-profit and co-operative housing was prepared as a basis for future policy analysis by government decision-makers. Issues addressed include housing needs of low-income households, housing affordability and satisfaction, and financial viability of third sector housing projects.

CONFERENCE PARTICIPANTS

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Housing for Hard Times is the Report on the Conference to Create Affordable Housing for People with Special Needs. The conference was held in Toronto on October 2, 1984, and attended by all sectors of the affordable-housing community. The Conference was sponsored by the Ontario Social Development Council and the Association of Municipalities of Ontario.